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Order Filed on June 27, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY


In re:	Chapter 13
Dorothy Broughton,	Case No. 19-17151-ABA
	Hearing Date: June 21, 2022 at 2:00 PM
Debtor.	Judge: Andrew B. Altenburg Jr.

**CONSENT ORDER PROVIDING FOR REINSTATEMENT OF THE AUTOMATIC
STAY, PROVIDING FOR CURE OF POST-PETITION ARREARS AND ONGOING
ESCROW PAYMENTS**

The relief set forth on the following pages, number two (2) through three (3) is hereby

ORDERED

DATED: June 27, 2022


Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

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Debtor: Dorothy Broughton
Case No.: 19-17151-ABA
Caption of Order: **CONSENT ORDER PROVIDING FOR REINSTATEMENT OF
THE AUTOMATIC STAY, PROVIDING FOR CURE OF POST-
PETITION ARREARS AND ONGOING ESCROW PAYMENTS**

THIS MATTER having been opened to the Court upon Dorothy Broughton's ("Debtor") Motion to Reinstate Automatic Stay (the "Motion") seeking reinstatement of the stay as to Nationstar Mortgage LLC d/b/a Champion Mortgage (ECF No. 52), with respect to the lien on Debtor's property commonly known as 1410 Osborne Drive, Port Norris, New Jersey 08349 (the "Property"), and the underlying claim and loan having been transferred to Mortgage Assets Management, LLC as serviced by PHH Mortgage Corporation ("Secured Creditor") while the automatic stay was vacated, , and Secured Creditor having filed opposition to the Motion (ECF No. 54), and the Court having conducted a hearing on June 21, 2022, and the Court noting the consent of the parties to the form, substance, and entry of the within Consent Order, and for the reasons set forth on the record during the hearing, and for good cause shown it is hereby:

ORDERED AS FOLLOWS:

1. The Motion is granted automatic stay is reinstated with respect to Secured Creditor and Property.
2. Debtor is required to self-pay taxes and maintain insurance.
3. Secured Creditor and/or its predecessor advanced the sum of \$5,928.17 for taxes and the sum of \$1,906.00 for insurance on Debtor's behalf for a total post-petition delinquency of \$7,834.17.
4. On June 21, 2022, Debtor was to immediately forward a payment in the amount of \$2,900.00 to Secured Creditor towards the post-petition delinquency.
5. The remaining post-petition arrears balance of \$4,934.17 is to be cured in three (3) installments:
 - 1) A payment shall be made in the amount of \$1,644.73 no later than July 20, 2022;
 - 2) A payment in the amount of \$1,644.73 shall be made no later than August 20, 2022;
and
 - 3) A final payment in the amount of \$1,644.74 shall be made no later than September

20, 2022.

6. Debtor shall resume self-payment of taxes beginning with the taxes due for August 1, 2022.
7. Secured Creditor may submit a post-petition mortgage fee notice for the fees and costs associated with cancellation of the sheriff's sale of the Property if the sale could not be rescheduled and the trustee shall pay said fee notice through the Debtor's plan.
8. If Debtor should default by failing to make the aforementioned lump sum payment, fail to make ongoing cure payments or fail to make future post-petition escrow payments for taxes and insurance Secured Creditor may submit an order vacating the automatic stay to the Court under the seven (7) day rule without further application to the Court and the Court may enter an Order vacating the automatic stay permitting Secured Creditor to proceed with its action against the Property.
9. Debtor shall pay attorney fees and costs for the certification of default in the amount of \$500.00 to be paid as an administrative claim through the plan.

Consent to Form and Entry

McCalla Raymer Leibert Pierce, LLC
Attorney for the Secured Creditor

By: 

Phillip A. Raymond, Esq.

Date: 6-24-2022

Law Office of Moshe Rothenberg
Attorney for the Debtor

By: 

/s/ Moshe Rothenberg, Esq.
Moshe Rothenberg, Esq.

Date: June 24, 2022